

**New York Life Insurance and Annuity Corporation** (A Delaware Corporation)  
**Universal Life Premium Notice**

THE WIEGAND FAMILY LLC  
9 HUNTLEIGH WOODS  
SAINT LOUIS, MO 63131-4818

ROBERT A BARR JR  
(314) 830-4957

**Policy Number: 62 791 665**  
**Insured: JEAN C WIEGAND**

DATE DUE : 06/13/2003

DDDD1 DE

**\$750,000.00**

If you have any questions, please contact your New York Life agent or one of our customer service representatives at 1-800-695-1314.

PLEASE RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Mode : Annual

## Premium Notice

**Date Due: 06/13/2003      Amount Due: \$750,000.00**

NYLIAC (A Delaware Corporation)  
PO Box 59094  
Minneapolis, MN 55459-0094

**Total Amount Remitted:**

**16279166550613031037500000000000000000000000750000000000000000**

Edward Wiegand  
NYL00793



NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 539  
DALLAS TX 75221  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
Page 1 of 5

Policyowner

Agents/Representatives

|||||  
THE WIEGAND FAMILY LLC  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

CLINTON R VANCE  
(314) 830-4957

ROBERT A BARR JR  
(314) 830-4957

DATE PREPARED: JUN 13, 2003

This annual summary highlights the financial activity for your policy during the period from **Jun 13, 2002 to Jun 12, 2003**. If you have any questions, please contact your New York Life Agent listed above or one of our Customer Service Representatives at **1-800-695-1314**.

000115

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2003: (See Page 2 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$812,195.39</b>
	on Jun 12, 2003: (See Page 2 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$762,295.39</b>
	on Jun 12, 2003: (See Page 2 for details.)	

Please review the Conditions of Policy Coverage on Page 4 for more details.

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your agent, calling 1-800-695-1314, or writing to the New York Life Insurance Company at PO BOX 539, DALLAS TX 75221. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand  
NYL00795

**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 2 of 5**

<b>Insured Name: JEAN C WIEGAND</b>	<b>Date Prepared: Jun 13, 2003</b>
-------------------------------------	------------------------------------

<b>Life Insurance Death Benefit</b>	<b>Period from Jun 13, 2002 to Jun 12, 2003</b>
-------------------------------------	---

Base Plan Face Amount on Jun 13, 2002 \$1,400,000.00

**TOTAL DEATH BENEFIT on Jun 12, 2003** \$1,400,000.00

<b>Policy Cash Value*</b>	<b>Period from Jun 13, 2002 to Jun 12, 2003</b>
---------------------------	---

Cash Value on Jun 13, 2002 \$782,530.03  
 Increased by:  
 Interest Earned 47,381.96  
 Decreased by:  
 Cost of Insurance Charges\*\* 17,608.60  
 Fees and Other Charges\*\* 108.00  
**CASH VALUE on Jun 12, 2003** \$812,195.39  
 Less Surrender Charge 49,900.00

**CASH SURRENDER VALUE on Jun 12, 2003** \$762,295.39

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.  
 \*\* See page 3 for details.

<b>Loan Summary</b>	<b>Period from Jun 13, 2002 to Jun 12, 2003</b>
---------------------	---

No activity during this period

<b>Additional Information</b>
-------------------------------

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2003 is 5.80%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate, contact your agent.

<b>Loans and Partial Surrenders</b>	<b>Period from Jun 13, 2002 to Jun 12, 2003</b>
-------------------------------------	---

No activity during this period

<b>Summary of Payments</b>	<b>Period from Jun 13, 2002 to Jun 12, 2003</b>
----------------------------	---

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call your agent for further details.

Edward Wiegand  
 NYL00796



**New York Life Insurance and Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 13, 2003

**TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2002	Monthly Activity		\$ 1,501.63	\$ 9.00		
Jul 13 2002	Monthly Activity		1,495.39	9.00	6.45%	\$ 4,057.01
Aug 13 2002	Monthly Activity		1,488.86	9.00	6.45%	4,170.74
Sep 13 2002	Monthly Activity		1,482.34	9.00	6.35%	4,158.54
Oct 13 2002	Monthly Activity		1,476.25	9.00	6.25%	3,975.56
Nov 13 2002	Monthly Activity		1,469.88	9.00	6.25%	4,085.48
Dec 13 2002	Monthly Activity		1,463.86	9.00	6.15%	3,939.55
Jan 13 2003	Monthly Activity		1,457.61	9.00	6.05%	4,020.63
Feb 13 2003	Monthly Activity		1,451.48	9.00	5.95%	3,969.31
Mar 13 2003	Monthly Activity		1,446.37	9.00	5.90%	3,548.12
Apr 13 2003	Monthly Activity		1,440.32	9.00	5.90%	3,922.23
May 13 2003	Monthly Activity		1,434.61	9.00	5.80%	3,779.77
Jun 12 2003	Monthly Activity				5.80%	3,755.02
Totals as of Jun 12 2003			<u>\$ 17,608.60</u>	<u>\$ 108.00</u>		<u>\$ 47,381.96</u>

000113

\* The interest crediting rate of universal life products, like this policy, will fluctuate from month to month due to changes in market interest rates. This may have had an adverse affect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest crediting rate.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00797

**New York Life Insurance and Annuity**

**Corporation** (A Delaware Corporation)

**Annual Policy Summary**

**Policy Number: 62 791 665**

**Page 4 of 5**

**Insured Name: JEAN C WIEGAND**

**Date Prepared: Jun 13, 2003**

**Conditions  
of Policy  
Coverage**

If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Oct 2017**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Dec 2010**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000115

Edward Wiegand  
NYL00798

**New York Life Insurance and Annuity Corporation** (A Delaware Corporation)  
**Universal Life Premium Notice**

0000583

Edward Wiegand  
NYL00799





NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 539  
DALLAS TX 75221  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Page 1 of 5**

Policyowner

|||||  
HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

Agents/Representatives

CLINTON R VANCE  
(573) 365-2958

ROBERT A BARR JR  
(636) 225-8063

DATE PREPARED: JUN 14, 2004

This annual summary highlights the financial activity for your policy during the period from **Jun 13, 2003 to Jun 12, 2004**. If you have any questions, please contact your New York Life Agent listed above or one of our Customer Service Representatives at 1-800-695-1314. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000480

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2004: (See Page 3 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$835,649.79</b>
	on Jun 12, 2004: (See Page 3 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$785,749.79</b>
	on Jun 12, 2004: (See Page 3 for details.)	

Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page.

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

|||||  
New York Life Insurance and Annuity Corporation  
PO Box 539  
Dallas TX 75221

Unplanned premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Unplanned payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please contact your agent or call a Customer Service Representative at the number shown above.

Edward Wiegand  
NYL00801

**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 14, 2004

**Life Insurance  
Death Benefit**Period from Jun 13, 2003  
to Jun 12, 2004Base Plan Face Amount on Jun 13, 2003 \$1,400,000.00**TOTAL DEATH BENEFIT**  
on Jun 12, 2004\$1,400,000.00**Policy Cash Value\***Period from Jun 13, 2003  
to Jun 12, 2004

Cash Value on Jun 13, 2003	\$812,320.83
Increased by:	
Interest Earned	43,620.25
Decreased by:	
Cost of Insurance Charges**	20,183.29
Fees and Other Charges**	<u>108.00</u>
<b>CASH VALUE on Jun 12, 2004</b>	<b>\$835,649.79</b>
Less Surrender Charge	<u>49,900.00</u>

**CASH SURRENDER VALUE**  
on Jun 12, 2004\$785,749.79

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.

\*\* See page 4 for details.

**Loan Summary**Period from Jun 13, 2003  
to Jun 12, 2004

No activity during this period

**Additional Information**

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2004 is 5.15%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate, contact your agent.

**Loans and  
Partial Surrenders**Period from Jun 13, 2003  
to Jun 12, 2004

No activity during this period

**Summary of  
Payments**Period from Jun 13, 2003  
to Jun 12, 2004

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call your agent for further details.

Edward Wiegand  
 NYL00802

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 14, 2004****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2003	Monthly Activity		\$ 1,714.37	\$ 9.00		
Jul 13 2003	Monthly Activity		1,708.49	9.00	5.65%	\$ 3,723.79
Aug 13 2003	Monthly Activity		1,702.36	9.00	5.65%	3,802.08
Sep 13 2003	Monthly Activity		1,696.19	9.00	5.65%	3,811.85
Oct 13 2003	Monthly Activity		1,690.41	9.00	5.55%	3,670.61
Nov 13 2003	Monthly Activity		1,684.34	9.00	5.55%	3,764.76
Dec 13 2003	Monthly Activity		1,678.58	9.00	5.55%	3,652.28
Jan 13 2004	Monthly Activity		1,672.58	9.00	5.35%	3,727.47
Feb 13 2004	Monthly Activity		1,666.77	9.00	5.35%	3,659.25
Mar 13 2004	Monthly Activity		1,661.95	9.00	5.35%	3,312.42
Apr 13 2004	Monthly Activity		1,656.23	9.00	5.15%	3,619.07
May 13 2004	Monthly Activity		1,651.02	9.00	5.15%	3,434.65
Jun 12 2004	Monthly Activity				5.15%	3,442.02
Totals as of Jun 12 2004			<u>\$ 20,183.29</u>	<u>\$ 108.00</u>		<u>\$ 43,620.25</u>

000480

\* The interest crediting rate of universal life products, like this policy, will fluctuate from month to month due to changes in market interest rates. This may have had an adverse affect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest crediting rate.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00803



**New York Life Insurance and Annuity**

**Corporation** (A Delaware Corporation)

**Annual Policy Summary**

**Policy Number: 62 791 665**

**Page 5 of 5**

**Insured Name: JEAN C WIEGAND**

**Date Prepared: Jun 14, 2004**

**Conditions  
of Policy  
Coverage**

If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Dec 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Aug 2011**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000480

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your agent, calling 1-800-695-1314, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 539, DALLAS TX 75221. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand

NYL00004



016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity  
 Corporation (A Delaware Corporation)  
 Universal Life Premium Notice**

Policyowner

Agent/Representative  
 CLINTON R VANCE  
 (573) 365-2958

**BILLING INFORMATION ENCLOSED**

|||||  
 HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

ROBERT A BARR JR LUTCF  
 (636) 225-8063

Date Prepared: JUN 3, 2005

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

\* AMOUNT DUE : \$260,867.70

DATE DUE : 06/13/2005

0000649

Premium for the period from Jun 13, 2005 to Jun 13, 2006

\$260,867.70

Your insurance policy is a very valuable asset. It provides protection for your family, and could be a source of funds for education and savings to supplement retirement. If anyone suggests that you cancel or replace your policy, please contact your New York Life agent or a customer service representative.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. If you pay an amount that is not the same as the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your premium will be credited to your policy on the business day that it is received. Internal Revenue Service regulations may limit the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. They will be happy to answer any questions you may have on your policy. Thank you for making New York Life *The Company You Keep®*.

**\* THE BILLED AMOUNT HAS BEEN REDUCED TO PREVENT VIOLATION OF CURRENT TAX LAWS  
 WE WILL NOT BILL YOU AGAIN UNTIL WE CAN ACCEPT FURTHER PAYMENTS.**

----- Please see reverse side for important information regarding your policy and accessing our Virtual Service Center. -----

PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2005 Amount Due: \$260,867.70

|||||  
 NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

Unplanned Payment:

Total Amount Remitted:

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

1627916655061305103 260867700000000000000000 02608677000000000009

Edward Wiegand  
 NYL00805



NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 130539  
DALLAS TX 75313 0539  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Page 1 of 5**

Policyowner

Agents/Representatives

|||  
HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

CLINTON R VANCE  
(573) 365-2958

ROBERT A BARR JR  
(636) 225-8063

DATE PREPARED: JUN 13, 2005

This annual summary highlights the financial activity for your policy during the period from **Jun 13, 2004 to Jun 12, 2005**. If you have any questions, please contact your New York Life Agent listed above or one of our Customer Service Representatives at 1-800-695-1314. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000548

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2005: (See Page 3 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$852,804.10</b>
	on Jun 12, 2005: (See Page 3 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$815,379.10</b>
	on Jun 12, 2005: (See Page 3 for details.)	

Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page.

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it.  
Please send your check to:

|||  
New York Life Insurance and Annuity Corporation  
PO Box 130539  
Dallas TX 75313-0539

Unplanned premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Unplanned payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please contact your agent or call a Customer Service Representative at the number shown above.

Edward Wiegand  
NYL00807



**New York Life Insurance and Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 13, 2005

**Life Insurance  
Death Benefit**Period from Jun 13, 2004  
to Jun 12, 2005Base Plan Face Amount on Jun 13, 2004 \$1,400,000.00**TOTAL DEATH BENEFIT  
on Jun 12, 2005**\$1,400,000.00**Policy Cash Value\***Period from Jun 13, 2004  
to Jun 12, 2005Cash Value on Jun 13, 2004 \$835,764.77

Increased by:

Interest Earned 41,313.16

Decreased by:

Cost of Insurance Charges\*\* 24,165.83Fees and Other Charges\*\* 108.00**CASH VALUE on Jun 12, 2005** \$852,804.10Less Surrender Charge 37,425.00**CASH SURRENDER VALUE  
on Jun 12, 2005**\$815,379.10

000548

\* Any gain in the policy may be subject to taxation if it lapses or is  
surrendered prior to the death of the insured.

\*\* See page 4 for details.

**Loan Summary**Period from Jun 13, 2004  
to Jun 12, 2005

No activity during this period

**Additional Information**Assuming your current face amount and cash value remain  
unchanged, the current interest crediting rate as of Jun 13,  
2005 is 4.95%. This rate may change at any time.Your Life Insurance Qualification Test is the Guideline  
Premium Test. Please refer to the Definition of Terms for  
more information. According to Section 7702 or 101(F) of the  
Internal Revenue Code, premiums paid may not exceed the  
greater of \$995,991.82 or annual equivalents of \$168,477.95.To obtain an updated policy illustration based on our current  
interest rate, contact your agent.**Loans and  
Partial Surrenders**Period from Jun 13, 2004  
to Jun 12, 2005

No activity during this period

**Summary of  
Payments**Period from Jun 13, 2004  
to Jun 12, 2005

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will  
hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender  
value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender  
proceeds. Please call your agent for further details.Edward Wiegand  
NYL00808



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2005****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2004	Monthly Activity		\$ 2,042.82	\$ 9.00		
Jul 13 2004	Monthly Activity		2,037.72	9.00	5.15%	\$ 3,448.20
Aug 13 2004	Monthly Activity		2,032.16	9.00	5.15%	3,569.44
Sep 13 2004	Monthly Activity		2,026.56	9.00	5.15%	3,575.91
Oct 13 2004	Monthly Activity		2,021.44	9.00	5.05%	3,438.16
Nov 13 2004	Monthly Activity		2,016.00	9.00	5.05%	3,520.47
Dec 13 2004	Monthly Activity		2,010.94	9.00	5.05%	3,412.72
Jan 13 2005	Monthly Activity		2,005.52	9.00	4.95%	3,503.85
Feb 13 2005	Monthly Activity		2,000.21	9.00	4.95%	3,470.26
Mar 13 2005	Monthly Activity		1,996.08	9.00	4.95%	3,139.21
Apr 13 2005	Monthly Activity		1,990.70	9.00	4.95%	3,480.89
May 13 2005	Monthly Activity		1,985.68	9.00	4.95%	3,374.29
Jun 12 2005	Monthly Activity				4.95%	3,379.76
Totals as of Jun 12 2005			<u>\$ 24,165.83</u>	<u>\$ 108.00</u>		<u>\$ 41,313.16</u>

000548

\* The interest crediting rate of universal life products, like this policy, will fluctuate from month to month due to changes in market interest rates. This may have had an adverse affect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest crediting rate.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00809

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2005****Conditions  
of Policy  
Coverage**If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Sep 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Mar 2012**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000548

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your agent, calling 1-800-695-1314, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 130539, DALLAS TX 75313-0539. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand

NYL00810

016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity  
 Corporation (A Delaware Corporation)  
 Universal Life Premium Notice**

Policyowner

Agent/Representative

**BILLING INFORMATION ENCLOSED**

CLINTON R VANCE  
 (573) 365-2958

HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

ROBERT A BARR JR LUTCF  
 (636) 225-8063

Date Prepared: JUN 2, 2006

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

\* AMOUNT DUE : \$429,345.65

DATE DUE : 06/13/2006

0000792

Premium for the period from Jun 13, 2006 to Jun 13, 2007

\$429,345.65

Your insurance policy is a very valuable asset. It provides protection for your family, and could be a source of funds for education and savings to supplement retirement. If anyone suggests that you cancel or replace your policy, please contact your New York Life agent or a customer service representative.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. If you pay an amount that is not the same as the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your premium will be credited to your policy on the business day that it is received. Internal Revenue Service regulations may limit the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. They will be happy to answer any questions you may have on your policy. Thank you for making New York Life *The Company You Keep®*.

\* The billed amount has been reduced to prevent violation of current tax laws. We will not bill you again until we can accept further payments.

----- Please see reverse side for important information regarding your policy and accessing our Virtual Service Center. -----

----- PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE. -----

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2006 Amount Due: \$429,345.65

NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

Unplanned Payment:

Total Amount Remitted:

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

1627916655061306103 429345650000000000000000 04293456500000000003

Edward Wiegand  
 NYL00811





NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 130539  
DALLAS TX 75313 0539  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Page 1 of 5**

Policyowner

Agents/Representatives

|||  
HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

CLINTON R VANCE  
(573) 365-2958

ROBERT A BARR JR  
(636) 225-8063

DATE PREPARED: JUN 13, 2006

This annual summary highlights the financial activity for your policy during the period from **Jun 13, 2005 to Jun 12, 2006**. If you have any questions, please contact your New York Life Agent listed above or one of our Customer Service Representatives at 1-800-695-1314. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000199

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2006: (See Page 3 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$866,035.82</b>
	on Jun 12, 2006: (See Page 3 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$834,848.32</b>
	on Jun 12, 2006: (See Page 3 for details.)	

**Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page. Now may also be a good time to contact your agent to review the status of your policy.**

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

|||  
New York Life Insurance and Annuity Corporation  
PO Box 130539  
Dallas TX 75313-0539

Unplanned premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Unplanned payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please contact your agent or call a Customer Service Representative at the number shown above.

Edward Wiegand  
NYL00813

**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 13, 2006

**Life Insurance  
Death Benefit**Period from Jun 13, 2005  
to Jun 12, 2006Base Plan Face Amount on Jun 13, 2005 \$1,400,000.00**TOTAL DEATH BENEFIT**  
on Jun 12, 2006\$1,400,000.00**Policy Cash Value\***Period from Jun 13, 2005  
to Jun 12, 2006

Cash Value on Jun 13, 2005	\$852,917.03
Increased by:	
Interest Earned	40,906.48
Decreased by:	
Cost of Insurance Charges**	27,679.69
Fees and Other Charges**	<u>108.00</u>

<b>CASH VALUE on Jun 12, 2006</b>	<b>\$866,035.82</b>
Less Surrender Charge	<u>31,187.50</u>

**CASH SURRENDER VALUE**  
on Jun 12, 2006\$834,848.32

000199

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.  
 \*\* See page 4 for details.

**Loan Summary**Period from Jun 13, 2005  
to Jun 12, 2006

No activity during this period

**Additional Information**

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2006 is 4.80%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate, contact your agent.

**Loans and  
Partial Surrenders**Period from Jun 13, 2005  
to Jun 12, 2006

No activity during this period

**Summary of  
Payments**Period from Jun 13, 2005  
to Jun 12, 2006

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call your agent for further details.

Edward Wiegand  
 NYL00814

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2006****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2005	Monthly Activity		\$ 2,332.85	\$ 9.00		
Jul 13 2005	Monthly Activity		2,328.37	9.00	4.95%	\$ 3,384.36
Aug 13 2005	Monthly Activity		2,323.36	9.00	4.95%	3,501.66
Sep 13 2005	Monthly Activity		2,318.31	9.00	4.95%	3,506.50
Oct 13 2005	Monthly Activity		2,313.77	9.00	4.90%	3,383.29
Nov 13 2005	Monthly Activity		2,308.79	9.00	4.90%	3,480.93
Dec 13 2005	Monthly Activity		2,304.26	9.00	4.90%	3,373.02
Jan 13 2006	Monthly Activity		2,299.20	9.00	4.90%	3,490.03
Feb 13 2006	Monthly Activity		2,294.09	9.00	4.90%	3,494.83
Mar 13 2006	Monthly Activity		2,290.41	9.00	4.90%	3,160.36
Apr 13 2006	Monthly Activity		2,285.36	9.00	4.80%	3,473.86
May 13 2006	Monthly Activity		2,280.92	9.00	4.80%	3,326.81
Jun 12 2006	Monthly Activity				4.80%	3,330.83
Totals as of Jun 12 2006			<u>\$ 27,679.69</u>	<u>\$ 108.00</u>		<u>\$ 40,906.48</u>

000199

\* The interest crediting rate of universal life products, like this policy, will fluctuate from month to month due to changes in market interest rates. This may have had an adverse affect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest crediting rate.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00815



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2006****Conditions  
of Policy  
Coverage**If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Aug 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Sep 2012**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000199

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your agent, calling 1-800-695-1314, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 130539, DALLAS TX 75313-0539. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand

NYL00046



016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity  
 Corporation (A Delaware Corporation)  
 Universal Life Premium Notice**

Policyowner

Agent/Representative  
 CLINTON R VANCE  
 (573) 365-2958

**BILLING INFORMATION ENCLOSED**

|||||  
 HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

ROBERT A BARR JR LUTCF  
 (636) 225-8063

Date Prepared: JUN 4, 2007

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

\* AMOUNT DUE : \$597,823.60

DATE DUE : 06/13/2007

0000495

Premium for the period from Jun 13, 2007 to Jun 13, 2008

\$597,823.60

Your insurance policy is a very valuable asset. It provides protection for your family, and could be a source of funds for education and savings to supplement retirement. If anyone suggests that you cancel or replace your policy, please contact your New York Life agent or a customer service representative.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. If you pay an amount that is not the same as the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your premium will be credited to your policy on the business day that it is received. Internal Revenue Service regulations may limit the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. They will be happy to answer any questions you may have on your policy. Thank you for making New York Life *The Company You Keep®*.

\* The billed amount has been reduced to prevent violation of current tax laws. We will not bill you again until we can accept further payments.

----- **Please see reverse side for important information regarding your policy and accessing our Virtual Service Center.** -----

PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2007 Amount Due: \$597,823.60

Unplanned Payment:

Total Amount Remitted:

|||||  
 NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

1627916655061307103 597823600000000000000000 05978236000000000005

Edward Wiegand  
 NYL00817



NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 130539  
DALLAS TX 75313 0539  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
Page 1 of 5

Policyowner

HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

Agents/Representatives

CLINTON R VANCE  
(573) 365-2958

ROBERT A BARR JR  
(636) 225-8063

DATE PREPARED: JUN 13, 2007

This annual summary highlights the financial activity for your policy during the period from **Jun 13, 2006 to Jun 12, 2007**. If you have any questions, please contact your New York Life Agent listed above or one of our Customer Service Representatives at 1-800-695-1314. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000240

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2007: (See Page 3 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$874,029.72</b>
	on Jun 12, 2007: (See Page 3 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$849,079.72</b>
	on Jun 12, 2007: (See Page 3 for details.)	

**Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page. Now may also be a good time to contact your agent to review the status of your policy.**

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

New York Life Insurance and Annuity Corporation  
PO Box 742525  
Cincinnati, OH 45274-2525

Unplanned premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Unplanned payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please contact your agent or call a Customer Service Representative at the number shown above.

3462791665503000000006279166556

Edward Wiegand  
NYL00819



**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

<b>Insured Name: JEAN C WIEGAND</b>	<b>Date Prepared: Jun 13, 2007</b>
-------------------------------------	------------------------------------

<b>Life Insurance Death Benefit</b>	<b>Period from Jun 13, 2006 to Jun 12, 2007</b>
-------------------------------------	---

Base Plan Face Amount on Jun 13, 2006 **\$1,400,000.00**

**TOTAL DEATH BENEFIT on Jun 12, 2007** **\$1,400,000.00**

<b>Policy Cash Value*</b>	<b>Period from Jun 13, 2006 to Jun 12, 2007</b>
---------------------------	---

Cash Value on Jun 13, 2006 **\$866,147.09**  
 Increased by:  
 Interest Earned **40,224.08**  
 Decreased by:  
 Cost of Insurance Charges\*\* **32,233.45**  
 Fees and Other Charges\*\* **108.00**  
**CASH VALUE on Jun 12, 2007** **\$874,029.72**  
 Less Surrender Charge **24,950.00**

**CASH SURRENDER VALUE on Jun 12, 2007** **\$849,079.72**

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.  
 \*\* See page 4 for details.

000240

<b>Loan Summary</b>	<b>Period from Jun 13, 2006 to Jun 12, 2007</b>
---------------------	---

No activity during this period

<b>Additional Information</b>
-------------------------------

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2007 is 4.75%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate contact your agent.

<b>Loans and Partial Surrenders</b>	<b>Period from Jun 13, 2006 to Jun 12, 2007</b>
-------------------------------------	---

No activity during this period

<b>Summary of Payments</b>	<b>Period from Jun 13, 2006 to Jun 12, 2007</b>
----------------------------	---

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call your agent for further details.

Edward Wiegand  
 NYL00820



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2007****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2006	Monthly Activity		\$ 2,704.69	\$ 9.00		
Jul 13 2006	Monthly Activity		2,701.60	9.00	4.75%	\$ 3,318.81
Aug 13 2006	Monthly Activity		2,698.01	9.00	4.75%	3,412.29
Sep 13 2006	Monthly Activity		2,694.39	9.00	4.75%	3,415.04
Oct 13 2006	Monthly Activity		2,691.31	9.00	4.75%	3,307.36
Nov 13 2006	Monthly Activity		2,687.63	9.00	4.75%	3,420.19
Dec 13 2006	Monthly Activity		2,684.48	9.00	4.75%	3,312.41
Jan 13 2007	Monthly Activity		2,680.74	9.00	4.75%	3,425.55
Feb 13 2007	Monthly Activity		2,676.97	9.00	4.75%	3,428.36
Mar 13 2007	Monthly Activity		2,674.86	9.00	4.75%	3,098.78
Apr 13 2007	Monthly Activity		2,671.03	9.00	4.75%	3,432.94
May 13 2007	Monthly Activity		2,667.74	9.00	4.75%	3,324.93
Jun 12 2007	Monthly Activity				4.75%	3,327.42
Totals as of Jun 12 2007			<u>\$ 32,233.45</u>	<u>\$ 108.00</u>		<u>\$ 40,224.08</u>

000240

\* The interest crediting rate of universal life products, like this policy, will fluctuate from month to month due to changes in market interest rates. This may have had an adverse affect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest crediting rate.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00821

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2007****Conditions  
of Policy  
Coverage**If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Aug 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Apr 2013**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000240

The **NUMBER ONE** cause of problems in processing claims is inaccurate or invalid beneficiary designations. - Call your Agent **TODAY** to review yours.

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your agent, calling 1-800-695-1314, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 130539, DALLAS TX 75313-0539. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand

NYL00022

016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity  
 Corporation (A Delaware Corporation)  
 Universal Life Premium Notice**

Policyowner

Agent/Representative  
 CLINTON R VANCE  
 (573) 365-2958

**BILLING INFORMATION ENCLOSED**

|||||  
 HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

ROBERT A BARR JR LUTCF  
 (636) 225-8063

Date Prepared: JUN 3, 2008

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

AMOUNT DUE : \$750,000.00

DATE DUE : 06/13/2008

0000325

Premium for the period from Jun 13, 2008 to Jun 13, 2009

\$750,000.00

Your insurance policy is a very valuable asset. It provides protection for your family, and could be a source of funds for education and savings to supplement retirement. If anyone suggests that you cancel or replace your policy, please contact your New York Life agent or a customer service representative.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. If you pay an amount that is not the same as the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your premium will be credited to your policy on the business day that it is received. Internal Revenue Service regulations may limit the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. They will be happy to answer any questions you may have on your policy. Thank you for making New York Life *The Company You Keep®*.

----- **Please see reverse side for important information regarding your policy and accessing our Virtual Service Center.** -----

PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2008 Amount Due: \$750,000.00

|||||  
 NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

Unplanned Payment:

Total Amount Remitted:

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

1627916655061308103 750000000000000000000000 0750000000000000001

Edward Wiegand  
 NYL00823





NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 130539  
DALLAS TX 75313 0539  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Page 1 of 5**

Policyowner

|||||  
HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

Agents/Representatives

CLINTON R VANCE  
(573) 365-2958

ROBERT A BARR JR  
(636) 225-8063

DATE PREPARED: JUN 13, 2008

This annual summary highlights the financial activity for your policy during the period from **Jun 13, 2007 to Jun 12, 2008**. If you have any questions, please contact your New York Life Agent listed above or one of our Customer Service Representatives at 1-800-695-1314. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000268

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2008: (See Page 3 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$877,887.77</b>
	on Jun 12, 2008: (See Page 3 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$859,175.27</b>
	on Jun 12, 2008: (See Page 3 for details.)	

**Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page. Now may also be a good time to contact your agent to review the status of your policy.**

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

|||||  
New York Life Insurance and Annuity Corporation  
PO Box 742525  
Cincinnati, OH 45274-2525

Optional premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Optional payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please contact your agent or call a Customer Service Representative at the number shown above.

3462791665503000000006279166556

Edward Wiegand  
NYL00825

**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

<b>Insured Name: JEAN C WIEGAND</b>	<b>Date Prepared: Jun 13, 2008</b>
-------------------------------------	------------------------------------

<b>Life Insurance Death Benefit</b>	<b>Period from Jun 13, 2007 to Jun 12, 2008</b>
---	---

Base Plan Face Amount on Jun 13, 2007 \$1,400,000.00

**TOTAL DEATH BENEFIT**  
on Jun 12, 2008 \$1,400,000.00

<b>Policy Cash Value*</b>	<b>Period from Jun 13, 2007 to Jun 12, 2008</b>
---------------------------	---

Cash Value on Jun 13, 2007 \$874,140.82  
 Increased by:  
 Interest Earned 40,076.41  
 Decreased by:  
 Cost of Insurance Charges\*\* 36,221.46  
 Fees and Other Charges\*\* 108.00  
**CASH VALUE on Jun 12, 2008** \$877,887.77  
 Less Surrender Charge 18,712.50

**CASH SURRENDER VALUE**  
on Jun 12, 2008 \$859,175.27

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.

\*\* See page 4 for details.

<b>Loan Summary</b>	<b>Period from Jun 13, 2007 to Jun 12, 2008</b>
---------------------	---

No activity during this period

<b>Additional Information</b>
-------------------------------

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2008 is 4.70%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate contact your agent.

<b>Loans and Partial Surrenders</b>	<b>Period from Jun 13, 2007 to Jun 12, 2008</b>
---	---

No activity during this period

<b>Summary of Payments</b>	<b>Period from Jun 13, 2007 to Jun 12, 2008</b>
--------------------------------	---

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call your agent for further details.

Edward Wiegand  
NYL00826

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2008****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2007	Monthly Activity		\$ 3,028.75	\$ 9.00		
Jul 13 2007	Monthly Activity		3,027.15	9.00	4.70%	\$ 3,314.08
Aug 13 2007	Monthly Activity		3,025.00	9.00	4.70%	3,405.78
Sep 13 2007	Monthly Activity		3,022.83	9.00	4.70%	3,407.18
Oct 13 2007	Monthly Activity		3,021.28	9.00	4.70%	3,298.49
Nov 13 2007	Monthly Activity		3,019.08	9.00	4.70%	3,409.74
Dec 13 2007	Monthly Activity		3,017.49	9.00	4.70%	3,300.93
Jan 13 2008	Monthly Activity		3,015.25	9.00	4.70%	3,412.28
Feb 13 2008	Monthly Activity		3,012.99	9.00	4.70%	3,413.78
Mar 13 2008	Monthly Activity		3,012.63	9.00	4.70%	3,084.17
Apr 13 2008	Monthly Activity		3,010.34	9.00	4.70%	3,415.57
May 13 2008	Monthly Activity		3,008.67	9.00	4.70%	3,306.69
Jun 12 2008	Monthly Activity				4.70%	3,307.72
Totals as of Jun 12 2008			<u>\$ 36,221.46</u>	<u>\$ 108.00</u>		<u>\$ 40,076.41</u>

000268

\* The interest crediting rate of this universal life policy can change from month to month as stated in your policy contract. The interest crediting rate can increase, decrease or stay the same based on the returns of our NYLIAC portfolio, and may not change in direct correlation to current movements in the interest rate marketplace. This may have had an adverse effect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest rate. The interest crediting rate will never be less than the guaranteed interest crediting rate specified in your policy contract.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00827



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2008****Conditions  
of Policy  
Coverage**If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments** of **\$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Aug 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Oct 2013**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000268

The **NUMBER ONE** cause of problems in processing claims is inaccurate or invalid beneficiary designations. - Call your Agent **TODAY** to review yours.

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your agent, calling 1-800-695-1314, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 130539, DALLAS TX 75313-0539. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand

NYL00029



016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity Corporation** (A Delaware Corporation)  
**Universal Life Premium Notice**

Policyowner

Agent/Representative

MOBILE GENERAL OFFICE  
 (251) 460-4606

**BILLING INFORMATION ENCLOSED**

HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

Date Prepared: JUN 5, 2009

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

AMOUNT DUE \*: \$750,000.00

DATE DUE : 06/13/2009

0001345

Premium for the period from Jun 13, 2009 to Jun 13, 2010

\$750,000.00

Your insurance policy is a very valuable asset. It provides protection for your family, and could be a source of funds for education and savings to supplement retirement. If anyone suggests that you cancel or replace your policy, please contact your New York Life agent or a customer service representative.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. If you pay an amount that is not the same as the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your premium will be credited to your policy on the business day that it is received. Internal Revenue Service regulations may limit the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. Thank you for making New York Life *The Company You Keep®*.

\* Please refer to an "Important Message Regarding Premium Payments" on the reverse side of this notice.

----- Please see reverse side for important information regarding your policy and accessing our Virtual Service Center. -----

PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2009 Amount Due: \$750,000.00

Unplanned Payment:

Total Amount Remitted:

NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

1627916655061309103 750000000000000000000000 07500000000000000000

Edward Wiegand  
 NYL00829



NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 6916  
CLEVELAND OH 44101  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
Page 1 of 5

Policyowner

Agents/Representatives

|||||  
HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

CUSTOMER RELATIONS  
(800) 695-4331

DATE PREPARED: JUN 15, 2009

This annual summary highlights the financial activity for your policy during the period from Jun 13, 2008 to Jun 12, 2009. If you have any questions, please contact one of our Customer Service Representatives at 1-800-695-9873. For policy information and online service, please visit us at www.newyorklife.com/vsc.

000960

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance Death Benefit</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
	on Jun 12, 2009: (See Page 3 for details.)	
<b>Policy Cash Value</b>	<b>Cash Value</b>	<b>\$877,922.12</b>
	on Jun 12, 2009: (See Page 3 for details.)	
<b>Cash Surrender Value</b>	<b>Cash Surrender Value</b>	<b>\$865,447.12</b>
	on Jun 12, 2009: (See Page 3 for details.)	

Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page. Now may also be a good time to contact your Customer Service Representative to review the status of your policy.

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

Policy Number: 62 791 665

Premium Amount: \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

|||||  
New York Life Insurance and Annuity Corporation  
PO Box 742525  
Cincinnati, OH 45274-2525

Optional premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Optional payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please call your Customer Service Representative at the number shown above.

3462791665503000000006279166556

Edward Wiegand  
NYL00831



**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 15, 2009

**Life Insurance  
Death Benefit**Period from Jun 13, 2008  
to Jun 12, 2009Base Plan Face Amount on Jun 13, 2008 \$1,400,000.00**TOTAL DEATH BENEFIT  
on Jun 12, 2009**\$1,400,000.00**Policy Cash Value\***Period from Jun 13, 2008  
to Jun 12, 2009

Cash Value on Jun 13, 2008 \$877,998.23  
 Increased by:  
 Interest Earned 40,140.32  
 Decreased by:  
 Cost of Insurance Charges\*\* 40,108.43  
 Fees and Other Charges\*\* 108.00  
**CASH VALUE on Jun 12, 2009** \$877,922.12  
 Less Surrender Charge 12,475.00

**NET CASH VALUE  
on Jun 12, 2009**\$865,447.12\* Any gain in the policy may be subject to taxation if it lapses or is  
surrendered prior to the death of the insured.

\*\* See page 4 for details.

**Loan Summary**Period from Jun 13, 2008  
to Jun 12, 2009

No activity during this period

**Additional Information**

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2009 is 4.70%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate contact one of our Customer Service Representatives.

**Loans and  
Partial Surrenders**Period from Jun 13, 2008  
to Jun 12, 2009

No activity during this period

**Summary of  
Payments**Period from Jun 13, 2008  
to Jun 12, 2009

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call one of our Customer Service Representatives for further details.

Edward Wiegand  
 NYL00832



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 15, 2009****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2008	Monthly Activity		\$ 3,342.68	\$ 9.00		
Jul 13 2008	Monthly Activity		3,342.96	9.00	4.70%	\$ 3,308.03
Aug 13 2008	Monthly Activity		3,342.53	9.00	4.70%	3,418.35
Sep 13 2008	Monthly Activity		3,342.10	9.00	4.70%	3,418.51
Oct 13 2008	Monthly Activity		3,342.37	9.00	4.70%	3,308.38
Nov 13 2008	Monthly Activity		3,341.94	9.00	4.70%	3,418.67
Dec 13 2008	Monthly Activity		3,342.21	9.00	4.70%	3,308.47
Jan 13 2009	Monthly Activity		3,341.78	9.00	4.70%	3,418.78
Feb 13 2009	Monthly Activity		3,341.34	9.00	4.70%	3,419.05
Mar 13 2009	Monthly Activity		3,343.03	9.00	4.70%	3,087.83
Apr 13 2009	Monthly Activity		3,342.60	9.00	4.70%	3,418.29
May 13 2009	Monthly Activity		3,342.89	9.00	4.70%	3,308.09
Jun 12 2009	Monthly Activity				4.70%	3,307.87
Totals as of Jun 12 2009			<u>\$ 40,108.43</u>	<u>\$ 108.00</u>		<u>\$ 40,140.32</u>

000960

\* The interest crediting rate of this universal life policy can change from month to month as stated in your policy contract. The interest crediting rate can increase, decrease or stay the same based on the returns of our NYLIAC portfolio, and may not change in direct correlation to current movements in the interest rate marketplace. This may have had an adverse effect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest rate. The interest crediting rate will never be less than the guaranteed interest crediting rate specified in your policy contract.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$9.00.

Edward Wiegand  
NYL00833

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 15, 2009****Conditions  
of Policy  
Coverage**If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments of \$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments of \$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Aug 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Apr 2014**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000960

The **NUMBER ONE** cause of problems in processing claims is inaccurate or invalid beneficiary designations. - Call your Agent **TODAY** to review yours.

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting one of our Customer Service Representatives, calling 1-800-695-9873, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 6916, CLEVELAND OH 44101. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand  
NYL00034

016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity  
 Corporation (A Delaware Corporation)  
 Universal Life Premium Notice**

Policyowner

Agent/Representative  
 CUSTOMER RELATIONS  
 (800) 695-4331

**BILLING INFORMATION ENCLOSED**

|||  
 HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

Date Prepared: JUN 4, 2010

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

AMOUNT DUE \*: \$750,000.00

DATE DUE : 06/13/2010

0001501

Premium for the period from Jun 13, 2010 to Jun 13, 2011

\$750,000.00

Your insurance policy is a very valuable asset. It provides protection for your family, and could be a source of funds for education and savings to supplement retirement. If anyone suggests that you cancel or replace your policy, please contact a customer service representative.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. If you pay an amount that is not the same as the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your premium will be credited to your policy on the business day that it is received. Internal Revenue Service regulations may limit the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. Thank you for making New York Life *The Company You Keep®*.

\* Please refer to an "Important Message Regarding Premium Payments" on the reverse side of this notice.

----- **Please see reverse side for important information regarding your policy and accessing our Virtual Service Center.** -----

PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2010 Amount Due: \$750,000.00

Unplanned Payment:

Total Amount Remitted:

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

|||  
 NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

1627916655061310103 750000000000000000000000 07500000000000000000

Edward Wiegand  
 NYL00835





NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 6916  
CLEVELAND OH 44101  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
**Page 1 of 5**

Policyowner

Agents/Representatives

|||  
HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

CUSTOMER RELATIONS  
(800) 695-4331

DATE PREPARED: JUN 14, 2010

This annual summary highlights the financial activity for your policy during the period from Jun 13, 2009 to Jun 12, 2010. If you have any questions, please contact one of our Customer Service Representatives at 1-800-695-9873. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000855

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
<b>Death Benefit</b>	on Jun 12, 2010: (See Page 3 for details.)	
<b>Policy</b>	<b>Cash Value</b>	<b>\$870,983.90</b>
<b>Cash Value</b>	on Jun 12, 2010: (See Page 3 for details.)	
<b>Cash Surrender</b>	<b>Cash Surrender Value</b>	<b>\$864,746.40</b>
<b>Value</b>	on Jun 12, 2010: (See Page 3 for details.)	

Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page. Now may also be a good time to contact your Customer Service Representative to review the status of your policy.

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

|||  
New York Life Insurance and Annuity Corporation  
PO Box 742525  
Cincinnati, OH 45274-2525

Optional premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Optional payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please call your Customer Service Representative at the number shown above.

3462791665503000000006279166556

Edward Wiegand  
NYL00837

**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 14, 2010

**Life Insurance  
Death Benefit**Period from Jun 13, 2009  
to Jun 12, 2010Base Plan Face Amount on Jun 13, 2009 \$1,400,000.00**TOTAL DEATH BENEFIT**  
on Jun 12, 2010\$1,400,000.00**Policy Cash Value\***Period from Jun 13, 2009  
to Jun 12, 2010

Cash Value on Jun 13, 2009	\$878,032.66
Increased by:	
Interest Earned	39,208.00
Decreased by:	
Cost of Insurance Charges**	46,148.76
Fees and Other Charges**	<u>108.00</u>
<b>CASH VALUE on Jun 12, 2010</b>	<b>\$870,983.90</b>
Less Surrender Charge	<u>6,237.50</u>

**NET CASH VALUE**  
on Jun 12, 2010\$864,746.40

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.

\*\* See page 4 for details.

**Loan Summary**Period from Jun 13, 2009  
to Jun 12, 2010

No activity during this period

**Additional Information**

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2010 is 4.55%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate contact one of our Customer Service Representatives.

**Loans and  
Partial Surrenders**Period from Jun 13, 2009  
to Jun 12, 2010

No activity during this period

**Summary of  
Payments**Period from Jun 13, 2009  
to Jun 12, 2010

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call one of our Customer Service Representatives for further details.

Edward Wiegand  
NYL00838

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 14, 2010****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2009	Monthly Activity		\$ 3,823.65	\$ 9.00		
Jul 13 2009	Monthly Activity		3,827.65	9.00	4.65%	\$ 3,291.38
Aug 13 2009	Monthly Activity		3,831.03	9.00	4.65%	3,379.02
Sep 13 2009	Monthly Activity		3,834.45	9.00	4.65%	3,377.25
Oct 13 2009	Monthly Activity		3,838.82	9.00	4.60%	3,251.45
Nov 13 2009	Monthly Activity		3,842.59	9.00	4.60%	3,337.59
Dec 13 2009	Monthly Activity		3,847.20	9.00	4.60%	3,227.83
Jan 13 2010	Monthly Activity		3,851.07	9.00	4.60%	3,333.27
Feb 13 2010	Monthly Activity		3,854.98	9.00	4.60%	3,331.16
Mar 13 2010	Monthly Activity		3,861.31	9.00	4.60%	3,006.45
Apr 13 2010	Monthly Activity		3,865.45	9.00	4.55%	3,311.01
May 13 2010	Monthly Activity		3,870.56	9.00	4.55%	3,182.07
Jun 12 2010	Monthly Activity				4.55%	3,179.52
Totals as of Jun 12 2010			<u>\$46,148.76</u>	<u>\$ 108.00</u>		<u>\$ 39,208.00</u>

000855

\* The interest crediting rate of this universal life policy can change from month to month as stated in your policy contract. The interest crediting rate can increase, decrease or stay the same based on the returns of our NYLIAC portfolio, and may not change in direct correlation to current movements in the interest rate marketplace. This may have had an adverse effect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest rate. The interest crediting rate will never be less than the guaranteed interest crediting rate specified in your policy contract.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$8.00.

Edward Wiegand  
NYL00839



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 14, 2010****Conditions  
of Policy  
Coverage**If you make no future **partial surrenders** or **loans** your policy will continue in force until:

1. **Maturity**, assuming that you make **all planned Annual premium payments of \$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments of \$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Jul 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Oct 2014**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000835

The **NUMBER ONE** cause of problems in processing claims is inaccurate or invalid beneficiary designations. - Call your Agent **TODAY** to review yours.

**IMPORTANT POLICYOWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting one of our Customer Service Representatives, calling 1-800-695-9873, or writing to the New York Life Insurance and Annuity Corporation at PO BOX 6916, CLEVELAND OH 44101. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Edward Wiegand  
NYL00840



016596215  
 NYLIAC (A Delaware Corporation)  
 PO BOX 130539  
 Dallas, TX 75313-0539  
 1-800-695-1314  
 www.newyorklife.com

**New York Life Insurance and Annuity Corporation** (A Delaware Corporation)  
**Universal Life Premium Notice**

Policyowner

Agent/Representative  
 CUSTOMER RELATIONS  
 (800) 695-4331

**BILLING INFORMATION ENCLOSED**

HERBERT C WIEGAND REVOCABLE TRUST  
 DTD 04-15-97  
 9 HUNTLEIGH WOODS  
 SAINT LOUIS, MO 63131-4818

Date Prepared: JUN 3, 2011

Policy Number: 62 791 665  
 Insured: JEAN C WIEGAND

AMOUNT DUE \*: \$750,000.00

DATE DUE : 06/13/2011

0001422

Premium for the period from Jun 13, 2011 to Jun 13, 2012

\$750,000.00

Your insurance policy is a valuable asset. It provides protection for your family, and could be a source of funds for education and retirement savings. Please contact a customer service representative before you cancel or make any policy changes.

This is a notice for the planned payment for your life insurance policy. It does not waive a prior lapse or other failure to keep this policy in force. To pay an amount other than the Planned Premium, please indicate that amount in the Unplanned Payment Box below.

Your payment will be credited to your policy on the business day received. IRS regulations may limit the amount of money you can put into your policy to retain its status as life insurance for tax purposes. Premium payments can cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing. If you want to avoid a MEC status, you must promptly apply for a refund of premium.

**PLEASE ONLY USE THIS NOTICE FOR PAYMENTS TO YOUR POLICY.** For policy service, including a change to your address or premium mode, please visit our website at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) or call one of our customer service representatives at 1-800-695-1314. Thank you for making New York Life *The Company You Keep®*.

\* Please refer to an "Important Message Regarding Premium Payments" on the reverse side of this notice.

----- Please see reverse side for important information regarding your policy and accessing our Virtual Service Center. -----

PLEASE DO NOT USE THIS FOR SERVICE REQUESTS AND RETURN THIS PART WITH YOUR PAYMENT IN THE ENCLOSED ENVELOPE.

Policy Number : 62 791 665  
 Insured: JEAN C WIEGAND

Mode : Annual

**Premium Notice**

Date Due: 06/13/2011 Amount Due: \$750,000.00

NYLIAC (A Delaware Corporation)  
 PO BOX 742545  
 CINCINNATI, OH 45274-2545

Unplanned Payment:

Total Amount Remitted:

Please make checks payable to NYLIAC and print your policy number on your check. Thank you.

1627916655061311103 750000000000000000000000 07500000000000000000

Edward Wiegand  
 NYL00841



NEW YORK LIFE INSURANCE AND ANNUITY  
CORPORATION (A DELAWARE CORPORATION)  
PO BOX 6916  
CLEVELAND OH 44101  
www.newyorklife.com

**New York Life Insurance And Annuity  
Corporation** (A Delaware Corporation)  
**Annual Policy Summary**  
Page 1 of 5

Policyowner

Agents/Representatives

HERBERT C WIEGAND REVOCABLE TRUST DT  
9 HUNTLEIGH WOODS  
SAINT LOUIS MO 63131-4818

CUSTOMER RELATIONS  
(800) 695-4331

DATE PREPARED: JUN 13, 2011

This annual summary highlights the financial activity for your policy during the period from Jun 13, 2010 to Jun 12, 2011. If you have any questions, please contact one of our Customer Service Representatives at 1-800-695-9873. For policy information and online service, please visit us at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc).

000885

<b>Coverage</b>	<b>Insured:</b>	<b>JEAN C WIEGAND</b>
	<b>Policy Number:</b>	<b>62 791 665</b>
	<b>Policy Plan:</b>	<b>NYLIAC Accumulator Universal Life Insurance</b>
	<b>Policy Date:</b>	<b>Jun 13, 2000</b>
	<b>Planned Annual Premium:</b>	<b>\$750,000.00</b>
<b>Life Insurance</b>	<b>Total Death Benefit - Option 1</b>	<b>\$1,400,000.00</b>
<b>Death Benefit</b>	on Jun 12, 2011: (See Page 3 for details.)	
<b>Policy</b>	<b>Cash Value</b>	<b>\$850,612.89</b>
<b>Cash Value</b>	on Jun 12, 2011: (See Page 3 for details.)	
<b>Cash Surrender</b>	<b>Cash Surrender Value</b>	<b>\$850,612.89</b>
<b>Value</b>	on Jun 12, 2011: (See Page 3 for details.)	

Please be sure to review the Conditions of Policy Coverage and other important information on Page 5 along with the Definition of Terms on the reverse side of this page. Now may also be a good time to contact your Customer Service Representative to review the status of your policy.

Use this portion and the enclosed envelope to make an unplanned premium payment to your policy.

**Policy Number: 62 791 665**

**Premium Amount:** \_\_\_\_\_

(Minimum amount: \$50.00)

Please be sure to make your check payable to NYLIAC and include your policy number on it. Please send your check to:

New York Life Insurance and Annuity Corporation  
PO Box 742525  
Cincinnati, OH 45274-2525

Optional premiums are subject to Internal Revenue Service regulations and may be subject to underwriting approval. There also may be a limit on the amount of money you can put into your policy and have it retain its status as life insurance for tax purposes. Optional payments can also cause the policy to become a Modified Endowment Contract (MEC) with possible tax consequences. If a MEC classification occurs, we will notify you in writing and advise you of any tax implications. If you wish to avoid a MEC status, you must promptly apply for a refund of that premium at the time you receive our notice.

If you feel you need more information before making an unplanned premium payment, please call your Customer Service Representative at the number shown above.

3462791665503000000006279166556

Edward Wiegand  
NYL00843

**New York Life Insurance and Annuity Corporation**  
 (A Delaware Corporation)  
**Annual Policy Summary**  
**Policy Number: 62 791 665**  
**Page 3 of 5**

Insured Name: JEAN C WIEGAND

Date Prepared: Jun 13, 2011

Life Insurance Death Benefit	Period from Jun 13, 2010 to Jun 12, 2011
---------------------------------	---

Base Plan Face Amount on Jun 13, 2010	<b>\$1,400,000.00</b>
---------------------------------------	-----------------------

<b>TOTAL DEATH BENEFIT on Jun 12, 2011</b>	<b>\$1,400,000.00</b>
--	-----------------------

Loan Summary	Period from Jun 13, 2010 to Jun 12, 2011
--------------	---

No activity during this period

Loans and Partial Surrenders	Period from Jun 13, 2010 to Jun 12, 2011
---------------------------------	---

No activity during this period

If you request a partial surrender after your policy's 5th anniversary, we will not deduct a surrender charge at that time. Instead, we will hold this charge in escrow until the end of the surrender charge period. Should you surrender your policy for its full cash surrender value before the end of this period, the amount held in escrow plus any other applicable fees will be deducted from the surrender proceeds. Please call one of our Customer Service Representatives for further details.

Policy Cash Value*	Period from Jun 13, 2010 to Jun 12, 2011
--------------------	---

Cash Value on Jun 13, 2010	<b>\$871,090.16</b>
Increased by:	
Interest Earned	<b>37,912.38</b>
Decreased by:	
Cost of Insurance Charges**	<b>58,293.65</b>
Fees and Other Charges**	<b>96.00</b>
<b>CASH VALUE on Jun 12, 2011</b>	<b>\$850,612.89</b>

<b>NET CASH VALUE on Jun 12, 2011</b>	<b>\$850,612.89</b>
---	---------------------

\* Any gain in the policy may be subject to taxation if it lapses or is surrendered prior to the death of the insured.  
 \*\* See page 4 for details.

Additional Information
------------------------

Assuming your current face amount and cash value remain unchanged, the current interest crediting rate as of Jun 13, 2011 is 4.45%. This rate may change at any time.

Your Life Insurance Qualification Test is the Guideline Premium Test. Please refer to the Definition of Terms for more information. According to Section 7702 or 101(F) of the Internal Revenue Code, premiums paid may not exceed the greater of \$995,991.82 or annual equivalents of \$168,477.95.

To obtain an updated policy illustration based on our current interest rate contact one of our Customer Service Representatives.

Summary of Payments	Period from Jun 13, 2010 to Jun 12, 2011
------------------------	---

No activity during this period

Edward Wiegand  
 NYL00844



**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 4 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2011****TRANSACTION DETAILS**

Date	Activity	Payment, Loan and Partial Surrender Activity	Cost of Insurance Charges	Fees and Other Charges	Interest Crediting Rate*	Interest Earned
Jun 13 2010	Monthly Activity		\$ 4,776.82	\$ 8.00		
Jul 13 2010	Monthly Activity		4,790.84	8.00	4.60%	\$ 3,246.89
Aug 13 2010	Monthly Activity		4,804.40	8.00	4.60%	3,309.37
Sep 13 2010	Monthly Activity		4,818.15	8.00	4.60%	3,303.63
Oct 13 2010	Monthly Activity		4,833.18	8.00	4.55%	3,176.48
Nov 13 2010	Monthly Activity		4,847.62	8.00	4.55%	3,256.36
Dec 13 2010	Monthly Activity		4,863.20	8.00	4.55%	3,145.31
Jan 13 2011	Monthly Activity		4,878.29	8.00	4.45%	3,214.43
Feb 13 2011	Monthly Activity		4,893.95	8.00	4.45%	3,167.69
Mar 13 2011	Monthly Activity		4,912.59	8.00	4.45%	2,854.84
Apr 13 2011	Monthly Activity		4,928.69	8.00	4.45%	3,153.60
May 13 2011	Monthly Activity		4,945.92	8.00	4.45%	3,045.32
Jun 12 2011	Monthly Activity				4.45%	3,038.46
Totals as of Jun 12 2011			<u>\$58,293.65</u>	<u>\$96.00</u>		<u>\$37,912.38</u>

\* The interest crediting rate of this universal life policy can change from month to month as stated in your policy contract. The interest crediting rate can increase, decrease or stay the same based on the returns of our NYLIAC portfolio, and may not change in direct correlation to current movements in the interest rate marketplace. This may have had an adverse effect on the interest crediting rate for this period. Please see the above table for detailed information on each month's interest rate. The interest crediting rate will never be less than the guaranteed interest crediting rate specified in your policy contract.

For the next policy year, the current percent of premium expense charge will be 6.00% of premiums paid up to the Surrender Charge Premium and 4.50% of premiums in excess of the Surrender Charge Premium. The Surrender Charge Premium for this policy is \$62,375.00. The current monthly administrative fee will be \$8.00.

Edward Wiegand  
NYL00845

**New York Life Insurance and Annuity****Corporation** (A Delaware Corporation)**Annual Policy Summary****Policy Number: 62 791 665****Page 5 of 5****Insured Name: JEAN C WIEGAND****Date Prepared: Jun 13, 2011****Conditions  
of Policy  
Coverage**

If you make no future **partial surrenders** or **loans**, your policy will continue to be in effect until:

1. **Maturity**, assuming that you make **all planned Annual premium payments of \$750,000.00** and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
2. **Maturity**, assuming that you make **all planned Annual premium payments of \$750,000.00** and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.
3. **Jul 2016**, assuming that you make **no further payments**, and that the **current** interest rate is credited and the **fees and charges** that are currently utilized continue to be deducted.
4. **Mar 2015**, assuming that you make **no further payments**, and that the **guaranteed** interest rate is credited and the maximum **fees and charges** that are guaranteed by the policy are deducted.

000883

The **NUMBER ONE** cause of problems in processing claims is inaccurate or invalid beneficiary designations. - Call your Agent **TODAY** to review yours.

**IMPORTANT POLICY OWNER NOTICE:** You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling 1-800-695-9873, writing to New York Life Insurance and Annuity Corporation at PO Box 6916, Cleveland OH 44101 or contacting your Customer Service Representative. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department. The insurer may vary the sequential order of the methods for obtaining an in force illustration.

Edward Wiegand  
NYL00846